(Official Form 1) (10/00)			1		
United Si North	<b>Voluntary Petition</b>				
Name of Debtor (if individual, enter Last, First, Mi DuRoss, David J.	Name of Joint Debtor (Spouse) (Last, First, Middle):  DuRoss, Marilyn H.				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):  fka Marilyn H. Adams			
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>6836</b>		Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): <b>8094</b>			
Street Address of Debtor (No. & Street, City, State & Zip Code):  1904 Mount Vernon Ave		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1904 Mount Vernon Ave			
Toledo, OH	ZIPCODE <b>43607-1542</b>	Toledo, OH		ZIPCODE <b>43607-1542</b>	
County of Residence or of the Principal Place of Bu		County of Residence	e or of the Principal Place		
Mailing Address of Debtor (if different from street	address)	Mailing Address of	Joint Debtor (if differen	at from street address):	
	ZIPCODE	1		ZIPCODE	
Location of Principal Assets of Business Debtor (if		ove):			
1904 Mount Vernon Ave, Toledo, OH				ZIPCODE <b>43607-1542</b>	
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one by Full Filing Fee attached)  ☐ Filing Fee to be paid in installments (Applicable attach signed application for the court's consider	to individuals only). Must	Ebox.)  e as defined in 11  Entity pplicable.) organization under tates Code (the  Check one box:  Debtor is a small	the Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primaril debts, defined in 1 § 101(8) as "incurr individual primaril personal, family, ohold purpose."  Chapter 11 D  business debtor as defin	I U.S.C. business debts.  ed by an y for a r house-	
is unable to pay fee except in installments. Rule 3A.  Filing Fee waiver requested (Applicable to chapt attach signed application for the court's consider	1006(b). See Official Form er 7 individuals only). Must	Debtor's aggrega affiliates are less Check all applicabl A plan is being f Acceptances of ti	than \$2 million.  le boxes:  iled with this petition the plan were solicited pr	repetition from one or more classes of	
Statistical/Administrative Information  Debtor estimates that funds will be available for Debtor estimates that, after any exempt property no funds available for distribution to unsecured	is excluded and administrative	ors.		ACE IS FOR COURT USE ONLY	
Estimated Number of Creditors  1- 50- 100- 200- 1,000- 49 99 199 999 5,000  1	5,001- 10,001- 25,000 10,000 25,000 50,00		Over 00,000		
Estimated Assets  \$0 to \$10,000 to \$100,000	\$100,000 to \$1 million \$100 m		than million		
Estimated Liabilities    \$0 to	\$100,000 to \$1 million \$100 m		than nillion		

(Official Form 1) (10/06)		FORM B1, Page 2
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): DuRoss, David J. & DuRoss	s, Marilyn H.
Prior Bankruptcy Case Filed Within Last	8 Years (If more than one, attach	additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be completed whose debts are pr I, the attorney for the petitioner r that I have informed the petition chapter 7, 11, 12, or 13 of tit explained the relief available un	if debtor is an individual rimarily consumer debts.) mamed in the foregoing petition, declare her that [he or she] may proceed under the 11, United States Code, and have her each such chapter. I further certify he notice required by § 342(b) of the
(To be completed by every individual debtor. If a joint petition is filed, e  Exhibit D completed and signed by the debtor is attached and ma  If this is a joint petition:	<b>ibit D</b> ach spouse must complete and attacade a part of this petition.	
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.	
	O days than in any other District.  partner, or partnership pending in talace of business or principal assets but is a defendant in an action or pro-	this District. in the United States in this District, oceeding [in a federal or state court]
Statement by a Debtor Who Resides (Check all app  Landlord has a judgment against the debtor for possession of debtor	plicable boxes.)	-
(Name of landlord or less	or that obtained judgment)	
(Address of la	ndlord or lessor)	
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possess	e circumstances under which the de	
Debtor has included in this petition the deposit with the court of an of the petition.		

## **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

DuRoss, David J. & DuRoss, Marilyn H.

## Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David J. DuRoss

Signature of Debtor

David J. DuRoss

X /s/ Marilyn H. DuRoss
Signature of Joint Debtor

Marilyn H. DuRoss

Telephone Number (If not represented by attorney)

March 6, 2007

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

## Signature of Attorney

## X /s/ Elliot H. Feit

Signature of Attorney for Debtor(s)

## Elliot H. Feit 0010873

Printed Name of Attorney for Debtor(s)

## Barry & Feit

Firm Name

## 930 Spitzer Bldg

Address

Toledo, OH 43604-1354

## (419) 241-6285

Telephone Number

## March 6, 2007

Date

## Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

## Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature o	of Authorized Inc	dividual	
Printed Na	me of Authorize	d Individual	
Title of Au	thorized Individ	nal	

X

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Date: March 6, 2007

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

## United States Bankruptcy Court Northern District of Ohio

Northern Distri	ict of Onio
IN RE:	Case No
DuRoss, David J.	Chapter 7
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S WITH CREDIT COUNSEL	
Warning: You must be able to check truthfully one of the five state do so, you are not eligible to file a bankruptcy case, and the court of whatever filing fee you paid, and your creditors will be able to rest and you file another bankruptcy case later, you may be required to stop creditors collection activities.	can dismiss any case you do file. If that happens, you will lose ume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is filed one of the five statements below and attach any documents as directed	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the as certificate and a copy of any debt repayment plan developed through the second control of the	opportunities for available credit counseling and assisted me in gency describing the services provided to me. <i>Attach a copy of the</i>
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from a copy of a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	e opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an approduction of the time I made my request, and the following exigent circuirement so I can file my bankruptcy case now. [Must be accompanie circumstances here.]	rcumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it we obtain the credit counseling briefing within the first 30 days after you the agency that provided the briefing, together with a copy of any extension of the 30-day deadline can be granted only for cause and is be filed within the 30-day period. Failure to fulfill these requires satisfied with your reasons for filing your bankruptcy case without dismissed.	u file your bankruptcy case and promptly file a certificate from y debt management plan developed through the agency. Any slimited to a maximum of 15 days. A motion for extension must nents may result in dismissal of your case. If the court is not t first receiving a credit counseling briefing, your case may be
<ul> <li>☐ 4. I am not required to receive a credit counseling briefing because a motion for determination by the court.]</li> <li>☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by re</li> </ul>	
of realizing and making rational decisions with respect to finance	cial responsibilities.);  spaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has determ does not apply in this district.	ined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above i	s true and correct.
Signature of Debtor: /s/ David J. DuRoss	

# ©1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Date: March 6, 2007

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE

## United States Bankruptcy Court Northern District of Ohio

Northern Dist	act of Onio
IN RE:	Case No
DuRoss, Marilyn H.	Chapter 7
Debtor(s) <b>EXHIBIT D - INDIVIDUAL DEBTOR</b> 's	S STATEMENT OF COMDITANCE
WITH CREDIT COUNSEL	
Warning: You must be able to check truthfully one of the five stat do so, you are not eligible to file a bankruptcy case, and the court whatever filing fee you paid, and your creditors will be able to re- and you file another bankruptcy case later, you may be required to to stop creditors collection activities.	tements regarding credit counseling listed below. If you cannot can dismiss any case you do file. If that happens, you will lose sume collection activities against you. If your case is dismissed
Every individual debtor must file this Exhibit D. If a joint petition is file one of the five statements below and attach any documents as directe	
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, and I have a certificate from the accertificate and a copy of any debt repayment plan developed through	e opportunities for available credit counseling and assisted me in agency describing the services provided to me. Attach a copy of the
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate from the agency describing the services provided the agency no later than 15 days after your bankruptcy case is filed.	ne opportunities for available credit counseling and assisted me in the agency describing the services provided to me. <i>You must file</i>
3. I certify that I requested credit counseling services from an apprehays from the time I made my request, and the following exigent crequirement so I can file my bankruptcy case now. [Must be accompanied circumstances here.]	circumstances merit a temporary waiver of the credit counseling
If the court is satisfied with the reasons stated in your motion, it sobtain the credit counseling briefing within the first 30 days after you the agency that provided the briefing, together with a copy of an extension of the 30-day deadline can be granted only for cause and it be filed within the 30-day period. Failure to fulfill these require satisfied with your reasons for filing your bankruptcy case without dismissed.	ou file your bankruptcy case and promptly file a certificate from ny debt management plan developed through the agency. Any is limited to a maximum of 15 days. A motion for extension must ments may result in dismissal of your case. If the court is not
4. I am not required to receive a credit counseling briefing because a motion for determination by the court.]	e of: [Check the applicable statement.] [Must be accompanied by
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by a of realizing and making rational decisions with respect to finar	reason of mental illness or mental deficiency so as to be incapable acial responsibilities.):
	mpaired to the extent of being unable, after reasonable effort, to
5. The United States trustee or bankruptcy administrator has detern does not apply in this district.	nined that the credit counseling requirement of 11 U.S.C. § 109(h)
I certify under penalty of perjury that the information provided above	is true and correct.
Signature of Debtor: /s/ Marilyn H. DuRoss	

## United States Bankrupcty Court Northern District of Ohio

IN RE:	Case No
DuRoss, David J. & DuRoss, Marilyn H.	Chapter 7
P.1. ()	

Debtor(s)

## SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 228,000.00		
B - Personal Property	Yes	3	\$ 56,689.16		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 251,324.95	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 1,987.34	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 143,377.13	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,777.14
	TOTAL	17	\$ 284,689.16	\$ 396,689.42	

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## United States Bankrupcty Court Northern District of Ohio

IN RE:	Case No
DuRoss, David J. & DuRoss, Marilyn H.	Chapter 7
Debtor(s)	•

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Theck this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

## **State the following:**

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$

## **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	•	·
, , , , , , , , , , , , , , , , , , ,	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

## **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1 Time Share in Tahiti Village	Fee Simple	J	4,000.00	4,320.00
1 Time Share in Tahiti Village	Fee Simple	J	4,000.00	5,700.00
1904 Mount Vernon, Toledo, OH 43607 Legal: Lot #140 in Westmoreland, a Subdivision in the City of Toledo, Lucas County, Ohio. Parcel No. 16-14311	Fee Simple	J	220,000.00	241,724.95
		-		

(Report also on Summary of Schedules)

228,000.00

TOTAL

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## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Χ			
	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account at Huntington Bank	J	488.27
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings,		Beds & Bedding	J	50.00
	include audio, video, and computer equipment.		Computer	J	100.00
	едириен.		DVD	J	50.00
			Furniture	J	2,400.00
			Microwave	J	20.00
			Misc. furnishings	J	400.00
			Misc. kitchen appliances, supplies & utensils	J	350.00
			Mower	J	50.00
			Refrig	J	100.00
			Stereo	J	100.00
			Stove	J	300.00
			T.V.	J	50.00
			T.V.	J	25.00
			T.V.	J	25.00
			Washer & Dryer	J	150.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Wearing apparel & personal effects	J	300.00
7.	Furs and jewelry.	Х			
8.	Firearms and sports, photographic, and other hobby equipment.		Sports Equipment	J	150.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
	DILLE B. DEDCONAL BRODERTY				

SCHEDULE B - PERSONAL PROPERTY

## SCHEDULE B - PERSONAL PROPERTY

CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT TYPE OF PROPERTY DESCRIPTION AND LOCATION OF PROPERTY DEDUCTING ANY SECURED CLAIM OR J C EXEMPTION X 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)). W **IRA** 44,880.89 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. 100% Of Vins DuRoss Ltd. J 0.00 13. Stock and interests in incorporated and unincorporated businesses. Itemize X 14. Interests in partnerships or joint ventures. Itemize. Χ 15. Government and corporate bonds and other negotiable and non-negotiable instruments. Χ 16. Accounts receivable. X 17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give X 18. Other liquidated debts owing debtor including tax refunds. Give particulars. Χ 19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. X 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or X 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. X 22. Patents, copyrights, and other intellectual property. Give particulars. Χ 23. Licenses, franchises, and other general intangibles. Give particulars. X 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. 1998 VW Passat 1,200.00 25. Automobiles, trucks, trailers, and other vehicles and accessories. 2004 VW Passat 5,500.00 X 26. Boats, motors, and accessories.

(Continuation Sheet)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

28. Office equipment, furnishings, and supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory, 22. Crops,-growing or harvested. Give particulars. 31. Animals, 32. Crops,-growing or harvested. Give particulars. 33. Farming equipment and implements, 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. It hemize.		TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
supplies. 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory, 31. Animals. 32. Crops-growing or harvested Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feet. 35. Other personal property of any kind not already listed. hemize.  X	1		X			
supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, themicals, and fred. at a continuous modern and animal modern animal m		supplies.  Machinery, fixtures, equipment, and	х			
31. Animals.  22. Crops - growing or harvested. Give particulars.  33. Farming equipment and implements.  X		supplies used in business.				
32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.						
particulars.  34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.  X X X	1					
34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize.	32.	particulars.				
35. Other personal property of any kind nor already listed. Remize.	33.	Farming equipment and implements.				
not already listed. Itemize.						
	35.	Other personal property of any kind	X			
TOTAL 55 699.16		not already listed. Refinze.				
TVT.1 55 691 46						
TATAL 55 690 46						
TOTAL 55 699 46						
TOTAL 55 690 46						
TOTAL 55 690 46						
TOTAL 55 600 46						
TOTAL 56 299 46						
TOTAL 56 299.16						
TATAL 55 290 45						
TOTAL 55 200 16						
TOTAL 55 690 46						
TOTAL ES 690 16						
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TOTAL 55 690 46						
TOTAL 55 599 16						
TOTAL 56 699 46						
TOTAL 55 690 46						
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TOTAL 56 690 16						
1(1) (4) 1 1 20.00%. [0]				тот	AT.	56,689.16

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

**0** continuation sheets attached

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Case	IN	O

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under	r:
(Check one box)	

Check if debtor claims a homestead exemption that exceeds \$125,000.

☐ 11 U.S.C. § 522(b)(2) ✓ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Checking Account at Huntington Bank	R.C. § 2329.66(A)(4)(a)	488.27	488.2
Beds & Bedding	R.C. § 2329.66(A)(4)(b)	50.00	50.0
Furniture	R.C. § 2329.66(A)(4)(b)	2,400.00	2,400.0
Microwave	R.C. § 2329.66(A)(3)	20.00	20.0
Misc. furnishings	R.C. § 2329.66(A)(4)(b)	400.00	400.0
Refrig	R.C. § 2329.66(A)(3)	100.00	100.0
Stove	R.C. § 2329.66(A)(3)	300.00	300.0
Washer & Dryer	R.C. § 2329.66(A)(4)(b)	150.00	150.0
Nearing apparel & personal effects	R.C. § 2329.66(A)(3)	300.00	300.0
RA	R.C. § 2329.66(A)(10)(c) R.C. § 2329.66(A)(10)(a)	100% 100%	44,880.8
2004 VW Passat	R.C. § 2329.66(A)(2) R.C. § 2329.66(A)(18)	2,000.00 800.00	5,500.0

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Case No.

Debtor(s)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>5229</b>		J	5/30/06 1st Real Estate Mortgage and				241,724.95	21,724.95
EMC Mortgage Corporation Customer Service Department PO Box 141358 Irving, TX 75014-1358			Note 1904 Mount Vernon, Toledo, OH 43607					
			VALUE \$ 220,000.00					
ACCOUNT NO. 9041		J	11/5/04 Note & Mortgage				3,900.00	
Soleil LV, LLC 801 S Rampart Blvd Ste 200 Las Vegas, NV 89145-4898			1 Time Share in Tahiti Village					
			VALUE \$ 4,000.00	1				
ACCOUNT NO. 0167		J	6/5/04 Note & Mortgage				5,700.00	1,700.00
Soleil LV, LLC 801 S Rampart Blvd Ste 200 Las Vegas, NV 89145-4898			1 Time Share in Tahiti Village					
			VALUE \$ 4,000.00					
ACCOUNT NO.								
			VALUE \$					
<b>0</b> continuation sheets attached			(Total of tl		otot		\$ 251,324.95	\$ 23,424.95
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t al: tati	stic	n al	\$ 251,324.95	\$ 23,424.95

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Case No.

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. ©1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **☐** Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). **Certain farmers and fishermen** Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

1 continuation sheets attached

a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_\_ Case No. \_\_\_

Debtor(s)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

## **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 6836		J	2006 Taxes						
Lucas County Treasurer 1 Government Ctr Ste 500 Toledo, OH 43604-2253							1,987.34	1,987.34	
ACCOUNT NO.	_								
ACCOUNT NO.	_								
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no1 of1 continuation sheets Schedule of Creditors Holding Unsecured Priority	att	ached	to (Totals of the	Sub			\$ 1,987.34	\$ 1,987.34	•
			(Totals of the nedule E. Report also on the Summary of Sch	-	Tot	al	\$ 1,987.34	y 1,301.34	•
(Us report also on th	e oi	aly on	last page of the completed Schedule E. If app al Summary of Certain Liabilities and Related	olic	Tot abl Oata	e,		\$ 1,987.34	\$

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Case No.

Debtor(s)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Unknown		Н	2004-06 Services				
ADT Security Systems PO Box 650485 Dallas, TX 75265-0485							166.21
ACCOUNT NO. 6752		Н	02-06 Balance Transfer				
Advanta Bank Corp. PO Box 30715 Salt Lake City, UT 84130-0715							4,011.68
ACCOUNT NO. 1006	Х	J	1998-03 Line of credit	x	Х		
American Express PO Box 297812 Fort Lauderdale, FL 33329-7812							13,661.18
ACCOUNT NO. 1004		Н	2000-06 Purchases				,
American Express Blue Customer Service PO Box 7863 Fort Lauderdale, FL 33329							4 452 42
				L Sub	tot:	al	4,452.43
4 continuation sheets attached			(Total of the Completed Schedule F. Report the Summary of Schedules and, if applicable, on the Summary of Certain Liabilities and Relate	is p T t als tatis	oage Fota so o stica	e) al on al	\$ <b>22,291.50</b>

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPLITED	0.110.1010	AMOUNT OF CLAIM
ACCOUNT NO. 4006	х	J	10/06 Purchases	X	Х		t	
American Express Corporate Customer Service PO Box 2997804 Fort Lauderdale, FL 33329								1,611.27
ACCOUNT NO. 51885	Х	J	12/05 Services	X	Х		T	
Bodegas Venura De Vega S.L. C/Badajoz, 70 06200 Almendralejo Espan,								42 444 20
ACCOUNT NO. 0167		J	2002-06 Services	+				13,414.38
Bright.Net North, Inc. 720 N Perry St Napoleon, OH 43545-1501			2002 00 03111000					23.90
ACCOUNT NO. 5015		Н	2003-06 Purchases	+		t	$\dagger$	20.00
Chase PO Box 15299 Wilmington, DE 19850-5299								
ACCOUNT NO. <b>2056</b>		W	2002-06 Purchases	+			+	3,697.35
Chase PO Box 15299 Wilmington, DE 19850-5299		•••	2002 00 F dronases					11,004.85
ACCOUNT NO. <b>4979</b>		w	2006 Purchases	+			+	11,004.00
Chase - BP PO Box 15298 Wilmington, DE 19850-5298	-							4 054 54
ACCOUNT NO. 4263		Н	2004-06 Purchases	+			+	1,051.51
Citi Mastercard PO Box 44167 Jacksonville, FL 32231-4167	-	••						9 022 44
Sheet no. 1 of 4 continuation sheets attached to				Sub	oto:	tal	-	8,032.11
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relationary of Certain Liabilities.)	his p rt als Statis	To so	ge) tal on cal		38,835.37

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9375		w	2005-06 Purchases				
Citibank (South Dakota), NA PO Box 689182 Des Moines, IA 50368-9182							377.60
ACCOUNT NO. 2476		w	2002-06 Medical				011100
Consultants In Laboratory Medicine 3170 W Central Ave Toledo, OH 43606-2945							
ACCOUNT NO. 1274		w	2002-06 Services				536.00
Elder Beerman PO Box 15521 Wilmington, DE 19850-5521			2002-00 Gervices				92.00
ACCOUNT NO. 8632		J	2002-06 Medical				32.00
Emergency Physicians Of NW Ohio PO Box 1397 Toledo, OH 43603-1397							
1000 Maria 1000		w	1991-04 Purchases				240.60
ACCOUNT NO. 2923  Fideltiy Investments FIA Card Services/Inquiries PO Box 15026 Wilmington, DE 19850-5026			1331-04 Fulchases				26,543.26
ACCOUNT NO. 7816		Н	2003-06 Purchases				20,040.20
Fifth Third Bank 38 Fountaine Square Plz Cincinnati, OH 45263-0001							5 402 20
ACCOUNT NO. 1676	Х	J	2003-06 Purchases	Х	Х		5,182.28
Fifth Third Bank 1850 E Paris Ave SE Grand Rapids, MI 49546-6253							5,162.72
Sheet no. 2 of 4 continuation sheets attached to		<u> </u>		Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	als atis	Fota o o stica	al on al	\$ <b>38,134.46</b> \$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	VILLE CONTROL OF THE PARTY	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Unknown</b>	Х	J	2006 Account	X	: )	X	$\dashv$	
Fond Du Lac Cold Storage 78 Saw Mill Pond Rd Edison, NJ 08817-6024								1,610.55
ACCOUNT NO. <b>2003</b>	Х	J	12/29/05 Services	x	( )	x	+	1,010.33
JF Hillebrand USA, Inc. 1600 St Georges Ave Rahway, NJ 07065-2764	^		12/25/05 OCI VICCS			`		
ACCOUNT NO. 3897	Х	J	2006 Loan	Х		X	+	450.00
Key Bank Commercial Loan Department PO Box 94525 Cleveland, OH 44101-4525	-							11,850.87
ACCOUNT NO. <b>Unknown</b>	Х	J	2006 Services	x	( )	X	1	11,000101
Kuehne & Nagel, Inc. 21463 Network Place Chicago, IL 60673-1214								
ACCOUNT NO. <b>5860</b>		Н	2002-05 Medical				+	7,847.53
MCO Physicians, LLC 3120 Glendale Ave Toledo, OH 43614-5811	-	••	2002 00 iliculoui					4 422 66
ACCOUNT NO. <b>0000</b>		Н	2002-06 Medical		ł		+	1,123.66
Mounir Boutros, MD 5951 Renaissance PI Toledo, OH 43623-4722								20.00
ACCOUNT NO. <b>6742</b>	Х	J	2002-05 Line of credit	- x	1	X	$\dashv$	30.00
National City Bank Customer Service PO Box 3038 K-A16-1j Kalamazoo, MI 49003-3038	-							7,681.48
Sheet no <b>3</b> of <b>4</b> continuation sheets attached to			<u> </u>	Su	bto	ota	ıl	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total  (Use only on last page of the completed Schedule F. Ro the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Ro	of this eport al	pa To so isti	ge ota on	) <u>:</u> :l :l	\$ <b>30,594.09</b> \$

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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Unknown		J	2002-06 Medical				
Northwest Ohio Cardiology Consultants PO Box 9098 Toledo, OH 43697-9098							376.97
ACCOUNT NO. 4222		w	2004-06 Medical	$\vdash$			370.37
Pinkus Dermatopathology Laboratory, P.C. PO Box 360 Monroe, MI 48161-0360							450.74
ACCOUNT NO. 9041/0167		J	Maintenance fees	╁			156.74
Tahiti Village Vacation Club PO Box 50446 Los Angeles, CA 90074-0001	-						420.00
ACCOUNT NO. 9001		W	2002-06 Medical	╁			420.00
Toledo Hospital PO Box 630346 Cincinnati, OH 45263-0346							4 772 09
ACCOUNT NO. Unknown	Х	J	2005 Services	X	X		1,772.08
Transo, U.S.A., Inc. 3000 Connecticut Ave NW Ste 300 Washington, DC 20008-2531							10,617.40
ACCOUNT NO. Unknown		Н	2006 Services				10,017.40
TruGreen ChemLawn PO Box 988 Perrysburg, OH 43552-0988	-						115.93
ACCOUNT NO. 0320		W	2002-06 Medical	T			
University Medical Center Attn: Business Office 2000 Arlington Ave Toledo, OH 43609-1902							62.59
Sheet no. 4 of 4 continuation sheets attached to	<u> </u>		<u> </u>	 Sub	otot	l al	
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	is p t als	oago Fot so c stic	e) al on al	\$ 13,521.71 \$ 143,377.13

III IX IV DUINOSS. David J. & Duinoss. Mai livii	RE DuRoss, David J. & DuRoss, Ma	arilvn	Н
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## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Case No.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

III KIY DUNUSS. David J. & Dunuss. Maillyll	DuRoss, David J. & DuRoss, Marilyn I	J	
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\_ Case No. \_

Debtor(s)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
uRoss Ltd. LLC	Kuehne & Nagel, Inc.
ount Vernon Ave	21463 Network Place
OH 43607-1542	Chicago, IL 60673-1214
	Key Bank
	Commercial Loan Department
	PO Box 94525
	Cleveland, OH 44101-4525
	Fond Du Lac Cold Storage
	78 Saw Mill Pond Rd
	Edison, NJ 08817-6024
	American Express Corporate
	Customer Service
	PO Box 2997804
	Fort Lauderdale, FL 33329
	American Express
	PO Box 297812 Fort Lauderdale, FL 33329-7812
	Foit Lauderdale, FL 33323-7612
	Fifth Third Bank
	1850 E Paris Ave SE
	Grand Rapids, MI 49546-6253
	National City Bank
	Customer Service
	PO Box 3038 K-A16-1j
	Kalamazoo, MI 49003-3038
	Transo, U.S.A., Inc.
	3000 Connecticut Ave NW Ste 300
	Washington, DC 20008-2531
	JF Hillebrand USA, Inc.
	1600 St Georges Ave
	Rahway, NJ 07065-2764
	Bodegas Venura De Vega S.L.
	C/Badajoz, 70
	06200 Almendralejo Espan,

IN RE DuRoss, David J. & DuRoss, Marilyn H.

\_\_\_\_\_ Case No.

Debtor(s)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status	DEPENDENTS OF	DEBTOR AND	SPOUSE			
Married	RELATIONSHIP(S):				AGE(S):	
EMPLOYMENT:	DEBTOR			SPOUSE		
Occupation Sales Repres		ial Worker				
Name of Employer Unemployed	Une	mployed				
How long employed Address of Employer						
INCOME. (Estimate of suggestion				DEDTOD		CDOLICE
_	or projected monthly income at time case filed)	.h.l\	¢	DEBTOR	<b>o</b> r	SPOUSE
2. Estimated monthly overtime	alary, and commissions (prorate if not paid mont	mry)	\$		\$ \$	
3. SUBTOTAL			<u> </u>	0.00	<u> </u>	0.00
4. LESS PAYROLL DEDUCTION	NS		Ψ	0.00	Ψ	0.00
a. Payroll taxes and Social Secu			\$		\$	
b. Insurance			\$		\$	
c. Union dues			\$		\$	
d. Other (specify)			\$		\$	
			<u>\$</u>		\$	
5. SUBTOTAL OF PAYROLL	DEDUCTIONS		\$	0.00	\$	0.00
6. TOTAL NET MONTHLY TA	AKE HOME PAY		\$	0.00	\$	0.00
7. Regular income from operation	of business or profession or farm (attach detaile	d statement)	\$		\$	
8. Income from real property	r	.,	\$		\$	
9. Interest and dividends			\$		\$	
	port payments payable to the debtor for the debtor	r's use or	Φ		Φ	
that of dependents listed above 11. Social Security or other govern	nmont assistance		\$		\$	
	illient assistance		\$		\$	
(Speeny)			\$		\$	
12. Pension or retirement income			\$		\$	
13. Other monthly income						
(Specify)			\$		\$	
			* ——		\$	
			Ψ		Ψ	
14. SUBTOTAL OF LINES 7 T	HROUGH 13		\$		\$	
15. AVERAGE MONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	0.00	\$	0.00
<b>16. COMBINED AVERAGE M</b> if there is only one debtor repeat to	ONTHLY INCOME: (Combine column totals	from line 15;		<u> </u>	0.00	1
ii diere is only one debtor repeat t	our reported on line 13)		(Report also	o on Summary of Schoummary of Certain Li	edules and, if a	pplicable, on

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtor's stopped doing business 10/23/06. They have no income. Listed in schedule J are their obligations and living expenses. Their necessities are the only items being paid with help from family members. They are keeping their expenses low as possible.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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IN RE DuRoss, David J. & DuRoss, Marilyn H.

Debtor(s

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly,
quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint	petition is filed and	l debtor's spouse	maintains a	separate household.	Complete a separate	schedule of
expenditures labeled "Spouse	·."					

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 857.00
a. Are real estate taxes included? Yes No <u>✓</u>	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$ 370.00
b. Water and sewer	\$ 38.00
c. Telephone	\$
d. Other Cell	\$ 110.00
Telephone, Cable & Internet	\$ 199.50
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 250.00
5. Clothing	\$ 50.00
6. Laundry and dry cleaning	\$ 15.00
7. Medical and dental expenses	\$ 175.00
8. Transportation (not including car payments)	\$ 150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 53.54
b. Life	\$ 188.17
c. Health	\$ 835.00
d. Auto	\$ 56.21
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Real Estate	\$ 329.72
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other Auto Maint	\$ 100.00
	\$
	\$
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document: **None** 

## 20. STATEMENT OF MONTHLY NET INCOME

<ol> <li>a. Average monthly</li> </ol>	income from I	Line 15 of	Schedule I

applicable, on the Statistical Summary of Certain Liabilities and Related Data.

b. Average monthly expenses from Line 18 above

c. Monthly net income (a. minus b.)

3,777.14

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

IN RE DuRoss, David J. & DuRoss, Marilyn H.

Debtor(s)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

\_\_ Case No. \_\_\_\_

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of periury that I have read the foregoing summary and schedules, consisting of 19 sheets (total shown on

Date: March	6, 2007	Signature:	/s/ David J. DuRoss	
			David J. DuRoss	Debtor
Date: March	6, 2007	Signature:	/s/ Marilyn H. DuRoss	(Isin Debton if sour)
			Marilyn H. DuRoss	[If joint case, both spouses must sign.]
DE	CLARATION AND	SIGNATURE OF NO	N-ATTORNEY BANKRUPTCY P	PETITION PREPARER (See 11 U.S.C. § 110)
compensation and 342 (b); as bankruptcy pet	and have provided to and, (3) if rules or g	he debtor with a copy o uidelines have been pro ve given the debtor noti	f this document and the notices and omulgated pursuant to 11 U.S.C. §	d in 11 U.S.C. § 110; (2) I prepared this document for information required under 11 U.S.C. §§ 110(b), 110(h), 110(h) setting a maximum fee for services chargeable by preparing any document for filing for a debtor or accepting
Printed or Typed	Name and Title, if an	y, of Bankruptcy Petition F	Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankrup	tcy petition prepare		•	ess, and social security number of the officer, principal,
Address				
Signature of Ban	kruptcy Petition Prepa	rer		Date
Names and Social is not an individual		rs of all other individual	s who prepared or assisted in prepar	ing this document, unless the bankruptcy petition preparer
If more than or	ne person prepared	this document, attach a	dditional signed sheets conforming	to the appropriate Official Form for each person.
		ailure to comply with th § 110; 18 U.S.C. § 156		eral Rules of Bankruptcy Procedure may result in fines or
D	ECLARATION U	UNDER PENALTY (	OF PERJURY ON BEHALF OF	CORPORATION OR PARTNERSHIP
I, the			(the president or other of	officer or an authorized agent of the corporation or a
(corporation schedules, co	or partnership) na	sheets (total sho	case, declare under penalty of	perjury that I have read the foregoing summary and and that they are true and correct to the best of my
Date:		Signature:		
				(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571. **DECLARATION CONCERNING DEBTOR'S SCHEDULES** 

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## **United States Bankruptcy Court Northern District of Ohio**

IN RE:	Case No
DuRoss, David J. & DuRoss, Marilyn H.	Chapter 7
Debtor(s)	
STATEMENT OF FINAN	NCIAL AFFAIRS
This statement is to be completed by every debtor. Spouses filing a joint petition is combined. If the case is filed under chapter 12 or chapter 13, a married debtor makes filed, unless the spouses are separated and a joint petition is not filed. An indifference, or self-employed professional, should provide the information requested of personal affairs. Do not include the name or address of a minor child in this statistating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).	nust furnish information for both spouses whether or not a joint petition vidual debtor engaged in business as a sole proprietor, partner, family on this statement concerning all such activities as well as the individual's
Questions 1 - 18 are to be completed by all debtors. Debtors that are or have to 25. If the answer to an applicable question is "None," mark the box labeled use and attach a separate sheet properly identified with the case name, case num	"None." If additional space is needed for the answer to any question,
DEFINITIO	NS
"In business." A debtor is "in business" for the purpose of this form if the debtor for the purpose of this form if the debtor is or has been, within six years immedia an officer, director, managing executive, or owner of 5 percent or more of the vol partner, of a partnership; a sole proprietor or self-employed full-time or part-time form if the debtor engages in a trade, business, or other activity, other than as an er	ately preceding the filing of this bankruptcy case, any of the following: ting or equity securities of a corporation; a partner, other than a limited . An individual debtor also may be "in business" for the purpose of this
"Insider." The term "insider" includes but is not limited to: relatives of the del which the debtor is an officer, director, or person in control; officers, directors, a a corporate debtor and their relatives; affiliates of the debtor and insiders of such	and any owner of 5 percent or more of the voting or equity securities of
None State the gross amount of income the debtor has received from employment including part-time activities either as an employee or in independent tradicase was commenced. State also the gross amounts received during the maintains, or has maintained, financial records on the basis of a fiscal rabeginning and ending dates of the debtor's fiscal year.) If a joint petition is under chapter 12 or chapter 13 must state income of both spouses whether joint petition is not filed.)  AMOUNT SOURCE 42,228.00 2005 Joint Income 32,032.00 2006 Joint Income (estimated) 0.00 2007 Joint None	le or business, from the beginning of this calendar year to the date this <b>two years</b> immediately preceding this calendar year. (A debtor that ather than a calendar year may report fiscal year income. Identify the s filed, state income for each spouse separately. (Married debtors filing
2. Income other than from employment or operation of business  None State the amount of income received by the debtor other than from employment.	
two years immediately preceding the commencement of this case. Give separately. (Married debtors filing under chapter 12 or chapter 13 must state the spouses are separated and a joint petition is not filed.)	
AMOUNT SOURCE	

-3,000.00 2005 Capital Loss

7,992.00 2005 Wife's IRA Distribution

-3,000.00 2006 Capital Loss (estimated)

7,992.00 2006 Wife's IRA Distribution

## 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Barry & Feit 520 Madison Ave Ste 930

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 1,700.00

STATEMENT OF FINANCIAL AFFAIRS

## 12/01/06

50.00

### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

## 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT

AMOUNT AND DATE OF SALE

**Fifth Third Bank** 

AND AMOUNT OF FINAL BALANCE **Joint Checking** 

OR CLOSING **Balance \$63.00** 

**Key Bank** 

11/06

Wife's Checking

Balance \$360.00 12/06

Fifth Third Bank

Vins DuRoss Checking

**Balance \$50.00** 02/06

Fifth Third Bank

**Husband's Checking** 

Balance \$7.14

02/06

## 12. Safe deposit boxes

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List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 14. Property held for another person

 $\checkmark$ 

List all property owned by another person that the debtor holds or controls.

## 15. Prior address of debtor

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

## 16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

STATEMENT OF FINANCIAL AFFAIRS

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME Vins DuRoss Ltd, LLC **TAXPAYER** I.D. NUMBER

**ADDRESS** 1904 Mount Vernon Ave Toledo, OH 43607-1542

NATURE OF BUSINESS Wine Imports

**BEGINNING AND ENDING DATES** 11/02-10/23/06

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

## 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

**Debtors** 

	b. List all firms or individuals who within the <b>two years</b> immediately preceding the filing of this bankruptcy case have audited the books of accoun and records, or prepared a financial statement of the debtor.
	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
NAMI <b>Debt</b> o	E AND ADDRESS ors
	d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the <b>two years</b> immediately preceding the commencement of the case by the debtor.
20. In	ventories
	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.
21. Cı	urrent Partners, Officers, Directors and Shareholders
None	a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls or holds 5 percent or more of the voting or equity securities of the corporation.
22. Fo	armer partners, officers, directors and shareholders

## None a If the debtories a mouth anchin list each mouth anythe

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

## 23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

## 24. Tax Consolidation Group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

## 25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: March 6, 2007	Signature /s/ David J. DuRoss	
	of Debtor	David J. DuRoss
Date: March 6, 2007	Signature /s/ Marilyn H. DuRoss	
	of Joint Debtor	Marilyn H. DuRoss
	(if any)	
	<b>0</b> continuation pages attached	
	1 &	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

## **United States Bankruptcy Court Northern District of Ohio**

IN RE:	Case No						
DuRoss, David J. & DuRoss, Marilyn H.				Chapter 7			
De	ebtor(s)			1 _			
CHAPTER 7 IN	DIVIDUAL DE	BTOR'S ST.	ATEMENT (	F INTEN	TION		
✓ I have filed a schedule of assets and liabilities ☐ I have filed a schedule of executory contracts ✓ I intend to do the following with respect to th	and unexpired leases	s which include	s personal proper	ty subject to a		ed lease.	
Description of Secured Property	Creditor's Name			Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1904 Mount Vernon, Toledo, OH 43607 1 Time Share in Tahiti Village 1 Time Share in Tahiti Village	EMC Mortgage Soleil LV, LLC Soleil LV, LLC	Corporation		✓ ✓ ✓			
Description of Leased Property		Lessor's Name					Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
03/06/2007 /s/ David J. DuRoss			/s/ Marilyn H.				
Date David J. DuRoss		Debtor	Marilyn H. Du	Ross	J01	nt Debtor (1	f applicable)
DECLARATION AND SIGNATURE	OF NON-ATTORN	NEY BANKRU	PTCY PETITIO	N PREPAR	ER (See 1	1 U.S.C. §	110)
I declare under penalty of perjury that: (1) I are compensation and have provided the debtor with and 342 (b); and, (3) if rules or guidelines have bankruptcy petition preparers, I have given the deany fee from the debtor, as required by that sections.	a copy of this docum been promulgated pu btor notice of the ma	nent and the not ursuant to 11 U	ices and informat .S.C. § 110(h) se	ion required u tting a maxin	ınder 11 Ü num fee fo	S.C. §§ 110 r services cl	O(b), 110(h), nargeable by
Printed or Typed Name and Title, if any, of Bankruptcy If the bankruptcy petition preparer is not an incresponsible person, or partner who signs the doc	dividual, state the ne	ame, title (if an		Social Security social securit	_	-	
Address							
Signature of Bankruptcy Petition Preparer				Date			
Signature of Bankruptcy Petition Preparer  Names and Social Security numbers of all other ir is not an individual:		ured or assisted i			ess the bank	kruptcy petit	r, principal,

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

## UNITED STATES BANKRUPTCY COURT

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

DuRoss, David J. & DuRoss, Marilyn H.	X /s/ David J. DuRoss	3/06/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Marilyn H. DuRoss	3/06/2007
	Signature of Joint Debtor (if any)	Date

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## **United States Bankruptcy Court Northern District of Ohio**

IN	RE:	Case No	
Dι	Ross, David J. & DuRoss, Marilyn H.	Chapter 7	
	Debtor(s)		
	DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DEBTOR	
1.		(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paragreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in	
	For legal services, I have agreed to accept	\$	1,700.00
	Prior to the filing of this statement I have received	\$	1,700.00
	Balance Due	\$\$	0.00
2.	The source of the compensation paid to me was: Debt	or Other (specify):	
3.	The source of compensation to be paid to me is: Debt	or Other (specify):	
4.	I have not agreed to share the above-disclosed compen	sation with any other person unless they are members and associates of my law firm.	
	I have agreed to share the above-disclosed compensati together with a list of the names of the people sharing	on with a person or persons who are not members or associates of my law firm. A copy of in the compensation, is attached.	the agreement,
5.	In return for the above-disclosed fee, I have agreed to rende	er legal service for all aspects of the bankruptcy case, including:	
	b. Preparation and filing of any petition, schedules, stater	s and confirmation hearing, and any adjourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclosed fee do \$200.00 per hour for any necessary work aft missed hearings.	pes not include the following services:  Ser Motion to Allow Claims and any objections based thereon; \$100.0	00 for any
		CERTIFICATION	
	certify that the foregoing is a complete statement of any agreeroceeding.	ement or arrangement for payment to me for representation of the debtor(s) in this bankrupt	cy
	March 6, 2007	/s/ Elliot H. Feit	
-	Date	Signature of Attorney	
		Barry & Feit	
		Name of Law Firm	

ADT Security Systems PO Box 650485 Dallas, TX 75265-0485

Advanta Bank Corp. PO Box 30715 Salt Lake City, UT 84130-0715

American Express PO Box 297812 Fort Lauderdale, FL 33329-7812

American Express Blue Customer Service PO Box 7863 Fort Lauderdale, FL 33329

American Express Corporate Customer Service PO Box 2997804 Fort Lauderdale, FL 33329

Bodegas Venura De Vega S.L. C/Badajoz, 70 06200 Almendralejo Espan,

Bright.Net North, Inc. 720 N Perry St Napoleon, OH 43545-1501

Chase PO Box 15299 Wilmington, DE 19850-5299 Chase - BP PO Box 15298 Wilmington, DE 19850-5298

Citi Mastercard PO Box 44167 Jacksonville, FL 32231-4167

Citibank (South Dakota), NA PO Box 689182 Des Moines, IA 50368-9182

Concord Servicing Corp. 4725 N Scottsdale Rd Ste 300 Scottsdale, AZ 85251-7629

Consultants In Laboratory Medicine 3170 W Central Ave Toledo, OH 43606-2945

Elder Beerman PO Box 15521 Wilmington, DE 19850-5521

EMC Mortgage Corporation Customer Service Department PO Box 141358 Irving, TX 75014-1358

Emergency Physicians Of NW Ohio PO Box 1397 Toledo, OH 43603-1397

Fideltiy Investments FIA Card Services/Inquiries PO Box 15026 Wilmington, DE 19850-5026

Fifth Third Bank 1850 E Paris Ave SE Grand Rapids, MI 49546-6253

Fifth Third Bank 38 Fountaine Square Plz Cincinnati, OH 45263-0001

Fond Du Lac Cold Storage 78 Saw Mill Pond Rd Edison, NJ 08817-6024

JF Hillebrand USA, Inc. 1600 St Georges Ave Rahway, NJ 07065-2764

Key Bank Commercial Loan Department PO Box 94525 Cleveland, OH 44101-4525

Kuehne & Nagel, Inc. 21463 Network Place Chicago, IL 60673-1214

Lucas County Treasurer 1 Government Ctr Ste 500 Toledo, OH 43604-2253 MCO Physicians, LLC 3120 Glendale Ave Toledo, OH 43614-5811

Mounir Boutros, MD 5951 Renaissance Pl Toledo, OH 43623-4722

National City Bank Customer Service PO Box 3038 K-A16-1j Kalamazoo, MI 49003-3038

Northwest Ohio Cardiology Consultants PO Box 9098 Toledo, OH 43697-9098

Pinkus Dermatopathology Laboratory, P.C. PO Box 360 Monroe, MI 48161-0360

Prestige Services, Inc. 21214 Schofield Dr Gretna, NE 68028-3977

Soleil LV, LLC 801 S Rampart Blvd Ste 200 Las Vegas, NV 89145-4898

Tahiti Village Vacation Club PO Box 50446 Los Angeles, CA 90074-0001 Thomas & Thomas, LLC Attorneys At Law 2323 Park Ave Cincinnati, OH 45206-2711

Toledo Hospital PO Box 630346 Cincinnati, OH 45263-0346

Transo, U.S.A., Inc. 3000 Connecticut Ave NW Ste 300 Washington, DC 20008-2531

TruGreen ChemLawn PO Box 988 Perrysburg, OH 43552-0988

University Medical Center Attn: Business Office 2000 Arlington Ave Toledo, OH 43609-1902